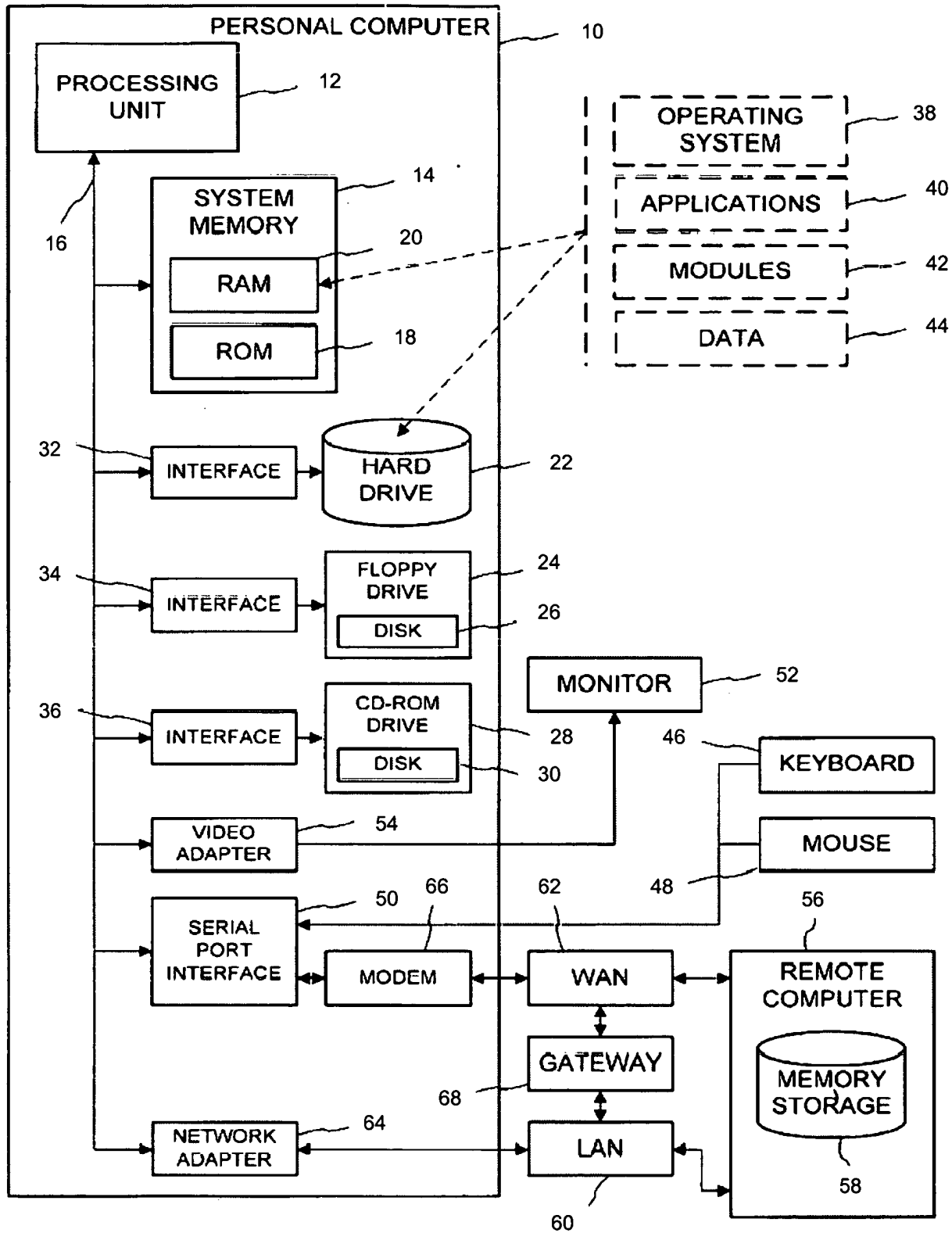
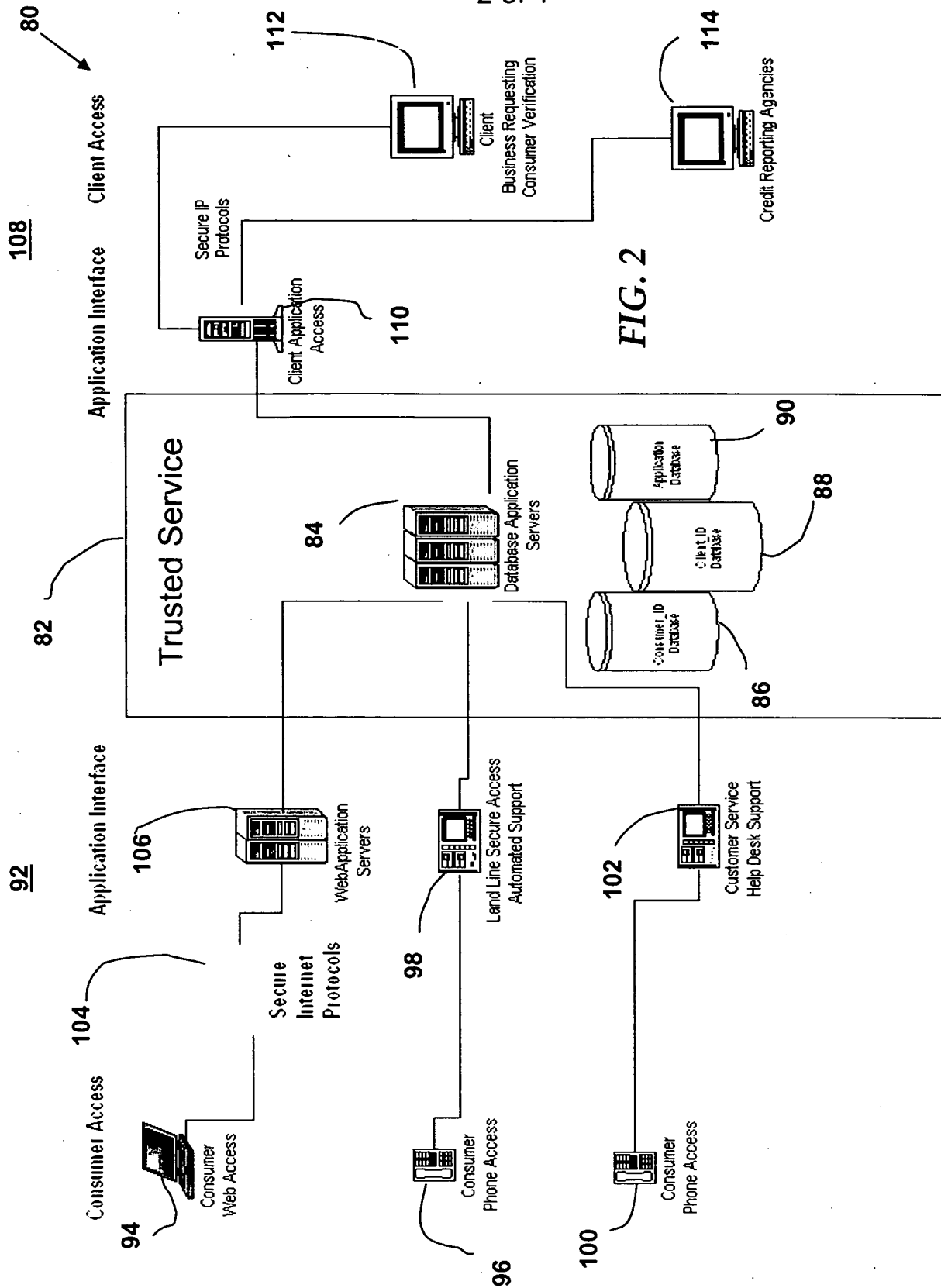


FIG. 1





122

120

123

Consumer Id <u>126</u>	W543-04-R511- Y2-CODE <u>124</u>
Primary key issued by the trusted service <u>128</u>	W543-04-R511 <u>134</u>
Business identity characteristic established by business rules <u>130</u>	Y2 <u>136</u>
Consumer defined sequence <u>132</u>	CODE <u>138</u>

FIG. 3

140

Consumer Identifier System Record Fields	<u>142</u>
Primary Key	<u>144</u>
User-Defined Sequence	<u>146</u>
Consumer Address {Street, City, Zip, etc}	<u>148</u>
consumer Photo	<u>150</u>
Fingerprint(s)	<u>152</u>
Name {Last , Name, Middle Initial}	<u>154</u>
Phone	<u>156</u>
Birth Date	<u>158</u>
Place of Birth	<u>160</u>
Social Security Number	<u>164</u>
User Defined Password (Encrypted)	<u>162</u>
Email Address	

FIG. 4

